

## Information to identify the case:

Debtor 1:	<b>Louise A. Gaita</b>	Social Security number or ITIN:	xxx-xx-7487
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/5/17
Case number:	17-30299-SLM	Date case converted to chapter:	7 2/6/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Louise A. Gaita	
2. All other names used in the last 8 years		
3. Address	10 Mountain Ave Woodland Park, NJ 07424-3330	
4. Debtor's attorney Name and address	Robert L. Sweeney Robert L. Sweeney, Esq. 141 Main Street, 2nd Floor Hackensack, NJ 07601	Contact phone (201) 488-0182
5. Bankruptcy trustee Name and address	Nancy Isaacson Greenbaum, Rowe, Smith & Davis LLP 75 Livingston Ave Suite 301 Roseland, NJ 07068-3701	Contact phone (973) 535-1600

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 2/11/19
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>March 11, 2019 at 09:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/10/19</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<hr/>		
<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Louise A. Gaita  
 Debtor

Case No. 17-30299-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Feb 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2019.

db Louise A. Gaita, 10 Mountain Ave, Woodland Park, NJ 07424-3330  
 517108002 +Bayview Loan Servicing, c/o KML Law Group, 430 Mountain Ave Ste 200,  
 New Providence, NJ 07974-2731  
 517108003 Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009  
 517108004 Chase Amazon, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423  
 517108008 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 517324390 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: rsweeneylaw@aol.com Feb 12 2019 00:37:34 Robert L. Sweeney,  
 Robert L. Sweeney, Esq., 141 Main Street, 2nd Floor, Hackensack, NJ 07601  
 tr +EDI: BNISAACSON.COM Feb 12 2019 05:13:00 Nancy Isaacson,  
 Greenbaum, Rowe, Smith & Davis LLP, 75 Livingston Ave, Suite 301,  
 Roseland, NJ 07068-3788  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 12 2019 00:38:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 12 2019 00:38:42 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517173934 EDI: BECKLEE.COM Feb 12 2019 05:13:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517542406 EDI: BECKLEE.COM Feb 12 2019 05:13:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517861424 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 12 2019 00:39:08  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
 517861423 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 12 2019 00:39:08  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146-1837  
 517113294 EDI: FORD.COM Feb 12 2019 05:13:00 Ford Motor Credit Company, LLC,  
 Dept 55953 P.O. Box 55000, Detroit, MI 48255-0953  
 517543940 +EDI: IRS.COM Feb 12 2019 05:13:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517108005 EDI: RMSC.COM Feb 12 2019 05:13:00 JC Penny Synchrony, PO Box 960061,  
 Orlando, FL 32896-0061  
 517325720 EDI: RESURGENT.COM Feb 12 2019 05:13:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 517330195 E-mail/Text: camanagement@mtb.com Feb 12 2019 00:38:20 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-0840  
 517108006 Fax: 407-737-5634 Feb 12 2019 01:01:58 Ocwen Loan Servicing LLC,  
 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
 517108007 EDI: RMSC.COM Feb 12 2019 05:13:00 PC Richards/Synchrony Bank, PO Box 960061,  
 Orlando, FL 32896-0061  
 517284744 EDI: PRA.COM Feb 12 2019 05:13:00 Portfolio Recovery Associates, LLC, c/o Best Buy Visa,  
 POB 41067, Norfolk VA 23541  
 517322753 EDI: Q3G.COM Feb 12 2019 05:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 517110564 +EDI: RMSC.COM Feb 12 2019 05:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517108009 EDI: RMSC.COM Feb 12 2019 05:13:00 Synchrony Bank Amazon, PO Box 960013,  
 Orlando, FL 32896-0013

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517299372\* American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517331457\* +Ocwen Loan Servicing, LLC, 1661 Worthington Road,, Suite 100,, West Palm Beach,,  
 FL 33409-6493

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Feb 11, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Kevin M. Buttery on behalf of Creditor Ocwen Loan Servicing, LLC bkyefile@rasflaw.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;Jl01@ecfcbis.com  
Phillip Andrew Raymond on behalf of Creditor Bayview Loan Servicing, LLC  
phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com  
Robert L. Sweeney on behalf of Debtor Louise A. Gaita rsweeneylaw@aol.com,  
G6120@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9